If banks, or any other institution that a person has business with, wants to contact someone - for the purpose of "offers" or advertising - they should NOT be able to do so by phone! They should have to do it by regular mail, or do their offering/advertising through the media.

The "no call list" has been a WONDERFUL thing!! It is so nice to not have to answer the phone, only to hear a computer generated message...or a "spiel" from someone that doesn't even know my name.

Keep the "no call list" just as it is...NO CALLS!!